

# Traumatic Brain Injury (TBI) HCBS Waiver

## 1. What are Home and Community Based Services (HCBS)?

Home and Community Based Service (HCBS) waivers are KanCare (Kansas Medicaid) programs that provide services to a person in their community instead of an institution, such as a nursing home or state hospital. In Kansas, the Kansas Department for Aging and Disability Services (KDADS) oversees the HCBS waivers. There are currently seven HCBS waivers in the state of Kansas. The services you receive will vary depending on the waiver you qualify for and your individual needs. **HCBS services do not pay for living expenses, or room and board.**

## 2. What is the TBI Waiver Program?

The TBI waiver program serves Kansas residents between the ages of 16-65 who have a traumatic brain injury (TBI) that has caused temporary or permanent impairment to their behavioral, cognitive or physical functions and would otherwise require institutionalization in a TBI Rehabilitation Facility. Its purpose is to ensure they can stay in their homes and be as independent as possible in a safe, healthy environment. It's a short term, rehabilitative program that provides therapies and services that enable its members to rely less on supports as their independence increases.

## 3. Program Eligibility:

**To be eligible for the TBI Waiver, an individual must meet the following criteria:**

- Be 16 to 65 years of age
- Have a traumatic brain injury and provide medical documentation to support the TBI
- Meet the criteria for TBI rehabilitation hospital placement
- Be determined disabled (SSI/SSDI) or have a pending determination by the Social Security Administration (if over 18 years of age)
- Have active rehabilitation needs
- Be financially eligible for Medicaid

### 4. Age Clarification:

#### Are you under 21?

If a traumatic brain injury is obtained prior to the age of 21 years, the individual may be considered developmentally disabled and will be referred to the Community Developmental Disability Organizations (CDDOs) prior to TBI screening. CDDOs are required to assess all persons with developmental disabilities for the Intellectual/Developmental Disability (IDD) Program.

#### Are you over 65?

Members will not be removed (age out) from the program just because they turn 65; members can continue receiving services as long as they are making progress with their rehabilitation therapies and transitional living skills. If you are over age 65 and have not yet applied, you may be eligible for the FE Waiver.

### 5. TBI Waiver Services:

Below are the services you may qualify for on the TBI waiver. Your final services will be determined by you and your Managed Care Organization (MCO) and will be based on your assessed needs.

- **Assistive Services:** Services designed to enhance an individual's independence or abilities through purchase of adaptive equipment, home modification and assistive technology.
- **Financial Management Services (FMS):** Provides administrative and payroll services for people who choose to self-direct some or all their services. FMS provides payroll, payment, reporting services, employer orientation, skills training, and other fiscal-related/administrative services to participant-employers.
- **Home Delivered Meals Service:** One or two prepared meals can be delivered to a person to ensure individuals are receiving adequate nutrition and regular meals
- **Medication Reminder Services:** Ensures that an individual has assistance through a medication reminder device or individual to take required medications on time and consistently

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- **Personal Emergency Response System (PERS) and Installation:** Allows an individual to live safely at home while having a mobile personal emergency response device on them at all times to allow them to call for help if needed.
- **Personal Care Services:** Provides supervision and/or physical assistance with instrumental activities of daily living (IADLs) and activities of daily living (ADLs), health maintenance activities, and in some cases socialization/recreation.
- **Rehabilitation Therapies:** Assist with the restoration of physical and mental functioning and include behavior therapy, occupational therapy, physical therapy, speech-language therapy, and cognitive rehabilitation.
- **Enhanced Care Services** – Provides immediate supervision or physical assistance with tasks such as toileting, transferring, mobility, and medication reminders as needed, or to contact a doctor, hospital, or medical professional in the event of an emergency while the participant is sleeping.
- **Transitional Living Skills (TLS):** Are skills training exercises in which people with TBI practice skills in real-life situations in their homes and communities. These trainings are designed to prevent or minimize chronic disabilities while restoring the person to an optimal level of physical, cognitive, and behavioral functioning within the context of the person, family, and community.

### 6. How many hours of service can I have once I am approved for TBI Waiver services?

Not all individuals who receive TBI Waiver services will receive the same services or the same amount of services. Service hours are based on the assessed needs of the individual. The Managed Care Organization will meet with you and create an individualized, Person-Centered Service Plan based on our assessed needs.

### 7. What are the income and asset guidelines for HCBS Waiver programs?

Once you have been approved for functional eligibility for an HCBS waiver, KanCare will look only at the income and assets of the person who will receive services, even for children.

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- **Assets:** The resource limit for the HCBS program is \$2,000 for single persons and there are special resource provisions for those individuals who have a spouse (see [Division of Assets Fact Sheet](#) on KanCare website).
- **Income:** You may have to help pay for part of your services if you (the person who receives the services) have income of more than \$747 per month in the form of a monthly premium called a “Client Obligation.”

### 8. How do you calculate the monthly premium (Client Obligation)?

Take the KanCare Member’s total monthly income - \$747 = Monthly Client Obligation

- **Example 1:** Monthly income of \$1250 - \$747 = \$503 Monthly Client Obligation
- **Example 2:** Monthly income of \$900 - \$747 = \$153 Monthly Client Obligation

**What if my gross income is \$2,313 or higher (300% or more above the federal poverty level)?**

- **Cost of Care Determination:** The expected monthly cost of your care (determined by the Person-Centered Service Plan, set by the MCO) must be higher than your Client Obligation, or you may be ineligible for this program.
- If your gross monthly income is less than \$2313, the cost of care determination does **not** apply to you.

### 9. Can I reduce my monthly premiums?

Participants may be able to reduce the amount they owe on their Client Obligation by submitting receipts for medical costs not covered by insurance for member (out-of-pocket medically necessary expenses). These receipts must be submitted to the KanCare Clearinghouse.

#### Examples of Allowable Expenses:

- Health Insurance Premiums (Medicare, Medicare Supplemental, Private Insurance)
- Medically necessary expenses that Medicaid, Medicare and other health insurance does not cover

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The example below repeats the Client Obligation calculation from Question 7, but reduces that monthly premium by the amount the individual is paying out-of-pocket from a separate health insurance premium (for example, **an out-of-pocket Blue Cross Blue Shield (BCBS) insurance premium of \$150/month**).

Take the KanCare Member's total monthly income - \$747 - Premium for other health insurance paid out-of-pocket = Monthly Client Obligation.

- **Example:** Monthly income of \$900 - \$747 - **\$150** = \$3.00 Monthly Client Obligation

### 10. How do I apply for TBI Waiver services?

- 1) **Applying for Functional Eligibility-** Contact the local Aging and Disability Resource Center (ADRC) by calling 855-200-2372 to request a functional assessment for TBI services. The functional assessment tool will determine if you meet functional eligibility criteria for the TBI program.
  - If you ARE NOT functionally eligible: You may be referred to other resources that may be able to help, including your local Center for Independent Living, [www.kcdcinfo.ks.gov/resources/service-maps](http://www.kcdcinfo.ks.gov/resources/service-maps). You will also be told about your rights and what to do if you disagree with the decision.
- 2) **Apply for Financial Eligibility** (through the KanCare Clearinghouse). Do not wait for Functional Eligibility approval before you start the application for **Financial Eligibility**. You want to apply as early in the process as possible. The KDHE Eligibility team at the KanCare Clearinghouse determines if a person is financially eligible for HCBS Waiver programs.
- 3) **Choose the managed care organization (MCO)** that fits your needs best. You can select an MCO at the time of application or within 90 days from your initial enrollment date. (This is true for new applicants only. For ongoing beneficiaries, switching program types or adding on HCBS waiver services doesn't allow you to choose a new MCO; you will need to wait until your annual open enrollment period.)

### 11. What happens once I'm approved for HCBS Services (Starting HCBS Services)?

- a. Once approved for the HCBS waiver (functionally and financially) you'll be informed of your monthly Client Obligation (by KDHE and the KanCare Clearinghouse.)
- b. An MCO Care Coordinator will also be assigned to you. This MCO's Managed Care Coordinator will meet with you (and your family if appropriate) to talk about your needs, service options, and how much help you can expect to get. They will create an individualized, Person-Centered Service Plan based on your assessed needs.
- c. You can decide from self-directed care, agency-directed care or a combination of the two. Your MCO Care Coordinator can help explain these options.
  - **Agency Directed Care:** Agency directed services typically have an agency hiring, firing and scheduling staff to come to a person's home to assist them with activities of daily life.
  - **Self-Direction:** Self direction is based on the belief that people receiving services should be able to make decisions about their services if they want to, including who provides them. When you choose self-direction, you are responsible for finding, selecting, hiring, training and monitoring your own staff. A financial management service (FMS) provider will assist you with payroll services.

### 12. How to avoid losing services (Maintaining Services)?

- a. Use services at least monthly.
- b. Participate in annual functional assessment.
- c. Participate in updating your Person-Centered Service Plan at least annually.
- d. Turn in your KanCare renewal (plus any requested documents) annually and **on time**.
- e. Notify the KanCare Clearinghouse **and** your managed care organization (Aetna, Sunflower, UnitedHealthcare) if you move or information changes (including income changes).

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- f. Read any notices from KanCare carefully and right away. Respond to all requests for information in a timely manner.

### 13. Wait List information:

The TBI waiver does not currently have a wait list.

### 14. Crisis and Exception:

There are **no crisis and exception** criteria for the TBI waiver because there is currently no wait list.

### 15. Frequently Asked Questions

#### What is the difference between an acquired and traumatic brain injury?

- A traumatic brain injury (TBI) is an injury to the brain caused by an external force after birth. Common causes of a traumatic brain injury include gunshot wounds, motor vehicle crashes, assaults, or falling and striking your head.
- An acquired brain injury (ABI) includes brain injuries caused after birth by cerebral vascular accidents (commonly known as stroke), and loss of oxygen to the brain (hypoxic brain injury).

#### What does supporting TBI documentation mean?

- Supporting TBI documentation provided to the ADRC needs to clearly indicate that you have a TBI. TBI supporting documents can include emergency room reports, physician reports, or medical records.

#### Is there a time limit on the HCBS TBI Program?

- The TBI program is a short-term rehabilitative program. You may participate in the program for up to four (4) years as long as you continue to make progress in your rehabilitation and transitional living skills.



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### Can my family be paid for helping me?

- You can choose a family member to provide Attendant Care Services. The family member cannot be a spouse or a person who has been appointed by you or the court to represent you (Acting on Behalf, Activated Durable Power of Attorney, and Guardian/Conservator).

### How to make sure I'm choosing the Managed Care Organization (MCO) that's best for me?

- Make sure your critical or favorite providers are in the MCO's provider network. Check to make sure the providers you use for all services are listed with the MCO you choose.
- Look at the [2019 Health Plan Highlights](#) (MCO Differences Chart) to view the extra services provided by each MCO.



### 16. Who do I contact when I have questions?

- **Point of Entry (Functional Eligibility) – Aging and Disability Resource Center**
  - Contact your local ADRC 1-855-200-2372 to request a Functional Assessment.
- **TBI Waiver Program Manager**
  - To receive additional information about the HCBS TBI Program please contact:
    - **Phone:** (785) 296-4983
- **KanCare Clearinghouse**
  - For questions about initial eligibility or status of application, annual renewals, and calculating or lowering client obligations.
    - **Customer Service:** 1-800-792-4884
    - **Mailing Address:** P.O. Box 3599, Topeka, KS 66601-9738
    - **Fax #s:** 1-800-498-1255 or 1-844-264-6285
    - **Apply online:** [www.kancare.ks.gov/consumers/apply-for-kancare](http://www.kancare.ks.gov/consumers/apply-for-kancare)
- **Managed Care Organization** – For questions about specific benefits and services, and who can provide those services in your home, contact the MCO Care Coordinator.
  - **Aetna:** (1-855-221-5656) (TTY: 711)
  - **Sunflower:** (1-877-644-4623) (TTY: 1-888-282-6428)
  - **United Healthcare:** (1-877-542-9238) (TTY: 711)
- **KanCare Ombudsman's office** – When other assistance is not working out, the KanCare Ombudsman's office helps in resolving problems regarding services, coverage, access and rights.
  - **Phone:** 1-855-643-8180
  - **Email:** [KanCare.Ombudsman@ks.gov](mailto:KanCare.Ombudsman@ks.gov)